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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/387,764	09/01/1999	RAVI GANESAN	33500-19D	2988
20457	7590	06/15/2004	EXAMINER	
ANTONELLI, TERRY, STOUT & KRAUS, LLP 1300 NORTH SEVENTEENTH STREET SUITE 1800 ARLINGTON, VA 22209-9889			NGUYEN, NGA B	
			ART UNIT	PAPER NUMBER
			3628	

DATE MAILED: 06/15/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

Advisory Action	Application No.	Applicant(s)
	09/387,764	GANESAN ET AL.
	Examiner	Art Unit
	Nga B. Nguyen	3628

--The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

THE REPLY FILED 05 May 2004 FAILS TO PLACE THIS APPLICATION IN CONDITION FOR ALLOWANCE. Therefore, further action by the applicant is required to avoid abandonment of this application. A proper reply to a final rejection under 37 CFR 1.113 may only be either: (1) a timely filed amendment which places the application in condition for allowance; (2) a timely filed Notice of Appeal (with appeal fee); or (3) a timely filed Request for Continued Examination (RCE) in compliance with 37 CFR 1.114.

PERIOD FOR REPLY [check either a) or b)]

a) The period for reply expires 3 months from the mailing date of the final rejection. *restart letter mailed on March 5, 2004*
 b) The period for reply expires on: (1) the mailing date of this Advisory Action, or (2) the date set forth in the final rejection, whichever is later. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of the final rejection.
 ONLY CHECK THIS BOX WHEN THE FIRST REPLY WAS FILED WITHIN TWO MONTHS OF THE FINAL REJECTION. See MPEP 706.07(f).

Extensions of time may be obtained under 37 CFR 1.136(a). The date on which the petition under 37 CFR 1.136(a) and the appropriate extension fee have been filed is the date for purposes of determining the period of extension and the corresponding amount of the fee. The appropriate extension fee under 37 CFR 1.17(a) is calculated from: (1) the expiration date of the shortened statutory period for reply originally set in the final Office action; or (2) as set forth in (b) above, if checked. Any reply received by the Office later than three months after the mailing date of the final rejection, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

1. A Notice of Appeal was filed on _____. Appellant's Brief must be filed within the period set forth in 37 CFR 1.192(a), or any extension thereof (37 CFR 1.191(d)), to avoid dismissal of the appeal.
2. The proposed amendment(s) will not be entered because:
 - (a) they raise new issues that would require further consideration and/or search (see NOTE below);
 - (b) they raise the issue of new matter (see Note below);
 - (c) they are not deemed to place the application in better form for appeal by materially reducing or simplifying the issues for appeal; and/or
 - (d) they present additional claims without canceling a corresponding number of finally rejected claims.

NOTE: ____.

3. Applicant's reply has overcome the following rejection(s): ____.
4. Newly proposed or amended claim(s) ____ would be allowable if submitted in a separate, timely filed amendment canceling the non-allowable claim(s).
5. The a) affidavit, b) exhibit, or c) request for reconsideration has been considered but does NOT place the application in condition for allowance because: _____. *SOLELY to issues which were newly raised by the Examiner in the final rejection.*
6. The affidavit or exhibit will NOT be considered because it is not directed SOLELY to issues which were newly raised by the Examiner in the final rejection.
7. For purposes of Appeal, the proposed amendment(s) a) will not be entered or b) will be entered and an explanation of how the new or amended claims would be rejected is provided below or appended.

The status of the claim(s) is (or will be) as follows:

Claim(s) allowed: ____.

Claim(s) objected to: ____.

Claim(s) rejected: 1-26 and 28.

Claim(s) withdrawn from consideration: ____.

8. The drawing correction filed on ____ is a) approved or b) disapproved by the Examiner.

9. Note the attached Information Disclosure Statement(s) (PTO-1449) Paper No(s). ____.

10. Other: PTO-982

HYUNG SOO GH
 SUPERVISORY PATENT EXAMINER
 TECHNOLOGY CENTER 3000

Continuation of 5. does NOT place the application in condition for allowance because: Claim 16 recites "a processor configured to receive a real time network communication of an amount of one of the available bills...from the plurality of different billers". Kitchen teaches the payor operates a PC receives a billing summary from the plurality of different billers, the billing summary contains an amount (figure 9A and column 8, lines 10-37), thus Kitchen meets that limitation. Moreover, regarding to claim 1, it is well known that the user transmits information relevant to an amount of an available bill and the biller determines the amount of an available bill based on the relevant information. For example, the user orders a product from the merchant over the Internet, the user transmits product information and mailing address to the merchant, the merchant calculates the amount billed to the user includes product price plus shipping cost, thus the total amount billed to the user includes product price and shipping cost, is calculated based on the relevant information transmitted from the user. This feature is very well known in the art of purchasing product over the Internet. Examiner also provides the reference (Elgamal, US Patent No. 5,671,279 to support the obviousness described above, see column 24, lines 52-55; column 26, lines 13-21; column 27, lines 34-40, 53-58). In conclusion, for the reasons stated above, examiner maintains the final rejection dated April 18, 2003.